

THE SOUTH CAROLINA TEACHER LOAN PROGRAM

Annual Review



by the
Education Oversight Committee

September 2003

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2001-2003

The Teacher Quality Act of 2000 provides that the South Carolina Education Oversight Committee "shall review the [SC Teacher] loan program annually and report to the General Assembly" (§59-26-20 (j), SC Code of Laws of 1976, as amended.)

The initial review of the program covering the years 1984-2001 was issued in May 2002 and covered four areas: (1) described the program historically; (2) described the applicant and recipient populations; (3) examined the repayment patterns; and (4) examined the degree to which teacher loan recipients are represented in SC's active teaching force. The findings and recommendations of the initial review were:

Findings

1. The Teacher Loan Program is fulfilling the statutory mission to attract individuals into the teaching profession and into areas of critical need.
2. The Student Loan Corporation has managed the program and the assets of the program well.
3. Approximately half of the loan recipients teach at least a minimum number of years to repay the loans.
4. The number of areas of critical need has increased since the inception of the program.
5. The vast majority of loan recipients are white females.
6. The collection of and sharing of data among the various partners in the program could be improved.

Recommendations

1. There needs to be better communication and sharing of data among the various partners of the program.
2. Additional data on why individuals who receive the loans but do not teach need to be collected.
3. Vigorous recruitment of African-Americans and males into the program is needed.
4. The impact on the program from South Carolina's multiple scholarship options needs to be studied.
5. Data on whether loan recipients teach in rural critical needs schools versus urban critical needs schools need to be collected and studied.
6. The General Assembly should develop long range goals and objectives for the Teacher Loan Program.

In keeping with the recommendations from the initial review, the review of the Teacher Loan Program (TLP) for the last two fiscal years focused on the following questions:

1. How did the statistics of the last two fiscal years compare to previous years?
2. Where geographically did the teachers whose loans were being canceled during the last two fiscal years teach and in what critical need subject areas?
3. What connection did the recipients of the TLP have with the Life Scholarship Program?
4. How can the TLP contribute to the Technical Assistance programs that are part of the Accountability System?

Prior to the completion of the review for the 2001-2002 school year the present study was expanded to include the 2002-2003 school year and move the report date from May to September in an effort to bring the review in line with the budget development process. Thus this study will cover two years. Subsequent studies should cover only one year.

Summary of the Teacher Loan Program

The Teacher Loan Program is established within the Education Improvement Act of 1984. The program is intended to provide loans enabling qualified state residents to attend public or private colleges and universities for the purpose of becoming certified teachers employed in areas of critical need. Critical need is defined as either a critical geographic or certification area in accordance with actions of the State Board of Education. A percentage of the loan is cancelled by fulfillment of the teaching requirement. The Teacher Loan Program is exemplary of programs offered in almost every state and is linked historically to similar efforts by the federal government. A summary of programs in other states is presented in Appendix A. The South Carolina Student Loan Corporation (SLC) administers the program. The SLC is a private entity that administers several federal loan programs.

With funds from the Education Improvement Act Trust Fund, the General Assembly has appropriated monies to support the loan program in the amounts shown in Table 1. Data in the table also include the administrative costs of the program and the amount of funds received from repayments.

Table 1**SC Teacher Loan Program: Revenues and Loans Over Time**

Year	Appropriation	Legislatively Mandated Transfers	Revolving Funds from Repayments	Total Dollars Available	Administrative Costs	Percent of Total Dollars Spent on Administration	Amount Loaned
1984-85	1,500,000	0	0	1,500,000	124,033	8.3	300,000
1985-86	1,250,000	0	0	1,250,000	71,214	5.7	1,008,115
1986-87	1,943,059	75,000	0	1,943,059	84,376	4.3	1,776,234
1987-88	2,225,000	75,000	100,000	2,325,000	98,976	4.3	2,277,402
1988-89	2,925,000	75,000	350,000	3,275,000	126,941	3.9	2,889,955
1989-90	3,300,000	0	300,000	3,600,000	154,927	4.3	3,284,632
1990-91	4,600,000	1,000,000	300,000	4,900,000	210,741	4.3	3,978,476
1991-92	4,600,000	1,000,000	900,000	5,500,000	217,981	4.0	4,350,908
1992-93	4,775,000	1,175,000	1,350,000	6,125,000	248,703	4.1	4,628,259
1993-94	4,775,000	1,175,000	1,350,000	6,125,000	254,398	4.2	4,805,391
1994-95	5,016,250	1,233,750	1,135,000	6,151,250	272,260	4.4	4,761,397
1995-96	3,016,250	0	1,885,000	4,901,000	219,058	4.5	3,999,053
1996-97	3,016,250	0	1,108,500	4,124,500	222,557	5.4	3,936,538
1997-98	3,016,250	0	2,067,000	5,083,000	248,704	4.9	4,393,679
1998-99	3,016,250	1,000,000	2,565,000	4,581,250	295,790	6.5	4,423,446
1999-2000	3,016,250	1,000,000	2,550,000	4,566,250	272,115	5.0	4,240,693
2000-2001	3,916,250	0	3,000,000	6,916,250	279,800	4.1	5,556,854
2001-2002	3,016,250	145,216*	3,265,000	6,136,034	321,058	5.2	5,815,382
2002-2003	2,863,826	144,471*	2,950,000	5,669,355	346,601	6.1	5,332,946
2003-2004	2,863,826	0	3,000,000	5,863,826			

*Source: SC Student Loan Corporation, 1995-2003. See Appendix B for explanation of transfers. *mid-year budget cuts.*

To be eligible for a teacher loan the applicant must be: (1) a United States citizen; (2) a resident of South Carolina; (3) enrolled in good standing at an accredited public or private college or university on at least a half-time basis; and (4) enrolled in a program of teacher education or have expressed an intent to enroll in such a program (SC SLC, 2001). Loans are made to eligible applicants who have not defaulted on any other student loan. The academic criteria specify that entering freshmen must be in the top 40 percent of their high school graduating class and have an SAT or ACT score equal to or greater than the SC average for the year of graduation from high school or the most recent year for which data are available. Enrolled undergraduate students, including enrolled college freshmen, must have taken and passed the Praxis II (which replaced the SC Educator Entrance Examination (EEE)) and have a cumulative grade point average of at least 2.75 on a 4.0 scale. Entering graduate students must have at least an undergraduate grade point average of 2.75 on a 4.0 scale. Graduate students who have completed at least one term must have a grade point average of 3.5 or better on a 4.0 scale and must be seeking initial certification in a critical subject area if the applicant already holds a teaching certificate.

In 2001, the General Assembly approved and funded an additional appropriation of \$2,000,000 from the General Fund for the Career Changers program. Participants in the South Carolina

Program for Alternative Certification for Educators (PACE) also are eligible to receive loans from these funds to support completion of the courses required for certification. This program is designed to recruit individuals who have possessed a baccalaureate degree for at least three years or are instructional assistants in the SC public school system and have been employed on a full-time basis for a minimum of three years (or the part-time equivalent of three years). The budget for the Career Changers was reduced in 2002-2003 to \$1,659,800 but the appropriation was increased to \$1,814,933 for 2003-2004. The Career Changers program will be included in the review beginning with the 2003-2004 annual review after the receipt of three years of data.

The amount of loan awarded varies depending upon student status. College freshmen and sophomores may borrow up to \$2,500 per year. Juniors, seniors and graduate students may borrow up to \$5,000 per year. PACE participants may borrow up to \$1,000 per year, not to exceed an aggregate maximum of \$5,000. Career Changers may borrow up to \$15,000 per year and up to an aggregate maximum of \$60,000.

Loans may be cancelled by fulfilling teaching requirements or repayments. Loans may be cancelled at the rate of 20 percent or \$3,000, whichever is greater, for each full year of teaching in a critical subject or critical geographic school within South Carolina. Should the recipient teach both in a critical subject and a critical geographic school, the loan is cancelled at the rate of 33 percent or \$5,000, whichever is greater. If the recipient chooses to repay the loan, the payment schedule includes an interest rate that is set 2 percent higher than the federal Stafford loans, but the rate is not to exceed 10.25 percent.

The General Assembly assigned the duty of defining the critical need areas to the State Board of Education in the Education Improvement Act: "Areas of critical need shall include both rural areas and areas of teacher certification and shall be defined annually for that purpose by the State Board of Education." Beginning in the fall of 1984, the State Board of Education has defined the certification and geographic areas considered critical and subsequently those teaching assignments eligible for cancellation. Only two subject areas – mathematics and science - were designated critical during the early years of the programs, but recent teacher shortages have expanded the number of certification areas. To determine the subject areas, the South Carolina Center for Teacher Recruitment conducts a Supply and Demand Survey of all 85 South Carolina school districts. Beginning in 2002-2203, subject areas with twenty percent or higher vacancy and/or are filled with candidates who are not fully certified in the subject area are designated critical need. The certification areas designated critical for 2001-2002 includes:

- Art
- Business Education
- Early Childhood Education
- Elementary Education
- English/Language Arts
- Family and Consumer Science
- Foreign Languages (Spanish, French, and Latin)
- Guidance
- Industrial Technology
- Mathematics
- Media Specialist
- Science
- Special Education (all areas)

In December 2001, the State Board of Education approved a new list for 2002-2003 eliminating Early Childhood Education and Elementary Education as critical subject areas and adding Music. The categories remain the same for 2003-2004.

The State Board of Education considers multiple factors in designating rural critical geographic areas. These criteria include the following: degree of wealth, distance from shopping and entertainment centers, and faculty turnover. In 1984-85, 69 of the 91 school districts qualified as critical geographic districts. Over the life of the program, the designation of critical geographic area has changed. In 1994, schools in urban districts that had one of the fifteen highest average teacher turnover rates over the previous three years were as designated critical geographic need schools. The most recent information identifies the following fifteen districts with the highest teacher turnover in alphabetical order. Laurens 55 is new to the list for 2003-2004, replacing Clarendon 1. The remainder of the list has been steady the last three years.

Allendale	Florence 4	Lexington 4
Anderson 3	Hampton 2	Marion 7
Bamberg 2	Jasper	McCormick
Barnwell 29	Laurens 55	Richland 1
Florence 3	Lee	Saluda

At the beginning of the 2000-2001 school year, the State Board of Education adopted the criteria established for the federally funded Perkins Loan Program as the criteria for determining critical need schools. The Perkins Loan Program uses free and reduced lunch figures to determine schools eligible for loan forgiveness. For 2002-2003, 124 schools were added to list on the basis of free and reduced lunch and eligibility for Medicaid. For the 2002-2003 and 2003-2004 school years, 993 of the 1115, or South Carolina public schools (89%) will qualify for critical geographic need.

The change in how schools are designated critical geographic needs schools severely hampered the attempt to determine where geographically the teachers whose loans were being canceled during the previous two fiscal years were teaching and in what critical need subject

areas. The process of matching the data files from the TLP to the Professional Certification files from the South Carolina Department of Education became too cumbersome to complete the question as originally formed. Instead, the question has been revised and will become a part of the study of the TLP for the 2003-2004 fiscal year. The new research question will focus on individual teachers and their migration pattern during and after the repayment or cancellation of the loan. Of utmost interest is whether the TLP is providing long term solutions to staffing in critical geographic need schools or whether teachers are staying in the schools just long enough to completely cancel their loan. If the teachers are moving at the end of the cancellation period or migrating from school to school on a frequent basis, then the TLP is not meeting one of the goals of the program: to help solve the staffing needs of critical geographic need schools on a stable basis.

Update on Applicant Populations

During the first ten years of the Teacher Loan Program, 11,387 individuals received a loan through the Teacher Loan Program (duplicated count, SLC). Specific demographic information is not available for these recipients, but information on applicants since 1994-1995 is available. Those records were reviewed to gain an understanding of who applied for and who received the teacher loans. Since 1994-95, the SLC received 16,687 applications for the Teacher Loan Program. The number of applicants is a duplicated count as one applicant could have applied for loans in multiple years. Of the 16,687 applications, 66.6 percent were approved; 26 percent were denied and 7.4 percent cancelled the application. Applications generally were denied for failure to meet the academic grade point criteria (47.3 percent) or for having not passed the EEE or Praxis II, (17.3 percent). The data presented in Table 2 indicates some applications in 1994-95, 1995-96 2001-02 and 2002-03 were denied because of inadequate funds available for the program (approximately 10 to 24 percent the first two years, but less than seven percent the last two years.).

Table 2
Application Status of Applicants 1994-95 through 2002-03

Year	Total Applied*	Approved # (%)	Application Cancelled # (%)	Denied # (%)	Reason for Denial				
					Credit Problem	Academic Reason	No EEE Praxis	Other**	Inadequate loan funds
1994-95	2,242	1,416 (63.2)	176 (7.8)	650 (29)	48	241	69	52	240
1995-96	2,024	986 (48.7)	176 (8.7)	862 (42.6)	8	229	115	20	490
1996-97	1,446	982 (67.9)	118 (8.2)	346 (23.9)	5	262	51	28	
1997-98	1,545	1,117 (72.3)	119 (7.7)	309 (20)	3	201	63	42	
1998-99	1,569	1,138 (72.5)	128 (8.2)	303 (19.3)	10	182	54	57	
1999-00	1,532	1,121 (73.2)	85 (5.5)	326 (21.3)	6	206	69	45	
2000-01	2,028	1,495 (73.8)	112 (5.5)	420 (20.7)	16	244	86	74	
2001-02	2,297	1,536 (66.9)	106 (4.7)	655 (28.5)	8	312	122	56	157
2002-03	2,004	1,332 (66.5)	110 (5.5)	562 (28)	3	219	139	73	126
TOTAL 1995-2003	16,687	11,123(66.6)	914 (7.4)	4,433 (26)	107 (2.4)	2,096 (47.3)	768(17.3)	447(10.1)	1,013 (22.8)

*This is a duplicated count of individuals because the same individuals may apply for loans in multiple years.

**"Other" reasons include (1) not a SC resident, (2) enrollment less than half time, (3) ineligible critical area, (4) not seeking initial certification and (5) received the maximum annual and/or cumulative loan.

Source: SC Student Loan Corporation, 1995-2003

Applicants for the program remain overwhelmingly white and/or female. However, the percentage of students failing to report their gender and/or race has increased over the past few years, a trend that many institutions of higher learning have experienced as well. The percentage of male applicants decreased the last two years and overall has decreased during the last two years from fifteen per cent to fourteen percent.

Table 3
Distribution of Applicants to the Teacher Loan Program by Gender
1994-95 through 2002-2003

Year	Number Applied	Gender					
		Male		Female		Unknown	
		#	%	#	%	#	%
1994-95	2,242	246	11	1,476	66	520	23
1995-96	2,024	305	15	1,692	84	27	1
1996-97	1,446	195	13	1,189	82	62	4
1997-98	1,545	247	16	1,241	80	57	4
1998-99	1,569	261	17	1,267	81	41	3
1999-00	1,532	263	17	1,212	79	57	4
2000-01	2,028	299	15	1,628	80	101	5
2001-02	2,297	288	13	1,769	77	240	10
2002-03	2,004	246	12	1,599	80	159	8
TOTAL	16,687	2350	14	13,073	78	1,264	8

Source: SC Student Loan Corporation, 1995- 2003.

Neither the program-enabling legislation nor related regulations establishes a program objective addressing different demographic groups. Twice, however, money from the program was earmarked for minority recruitment. From 1986-87 through 1988-89, \$75,000 was earmarked for South Carolina State University to recruit minority students. And in 1995-96, a proviso set aside up to \$5,000.00 per district for qualified minority students. Neither recruitment program appears to have impacted the Teacher Loan Program. South Carolina State University receives a separate allocation for minority student recruitment. The allocation was \$467,000 in 2002-2003.

Table 4
Distribution of Applicants to the Teacher Loan Program by Race/Ethnicity
1994-95 through 2002-2003

Year	Number Applied	Ethnicity							
		African-American		Other		White		Unknown	
		#	%	#	%	#	%	#	%
1994-95	2,242	210	9	20	1	1,580	70	432	19
1995-96	2,024	271	13	31	2	1,664	82	58	3
1996-97	1,446	236	16	14	1	1,115	77	81	6
1997-98	1,545	258	17	12	1	1,195	77	80	5
1998-99	1,569	301	19	9	1	1,193	76	66	4
1999-00	1,532	278	18	14	1	1,164	76	76	5
2000-01	2,028	310	15	25	1	1,555	77	138	7
2001-02	2,297	361	16	15	1	1,630	71	291	13
2002-03	2,004	280	14	14	1	1,506	75	204	10
TOTAL	16,687	2,505	15	154	1	12,602	76	1,426	8

Source: SC Student Loan Corporation, 1995- 2003

The TLP continues to appeal overwhelmingly to undergraduate applicants. Table 5 showcases applicant patterns by academic status. Although only 20 percent of program participants are freshmen, consistently 60 percent are continuing undergraduates. This may reflect that students are more willing to commit to a professional program after their initial year of post-secondary education. Another factor could be that many freshmen do not commit to any major. Interviews with potential graduate student loan applicants identified a hesitancy to participate in the program because they were uncertain about where they might be living after completing their degrees (due to marriage or impending marriage).

Table 5

Distribution of Applicants to the Teacher Loan Program by Academic Level Status
1994-95 through 2002-2003

Year	Number Applied	Academic Level Status									
		Freshman		Continuing Undergrad		1 st Semester Graduate		Continuing Graduate		Unknown	
		#	%	#	%	#	%	#	%	#	%
1994-95	2,242	491	22	1,403	60	76	3	171	8	101	5
1995-96	2,024	435	21	1,280	60	92	4	155	8	62	3
1996-97	1,446	261	18	897	60	73	10	164	11	51	4
1997-98	1,545	272	18	876	60	138	10	202	13	57	4
1998-99	1,569	295	19	856	60	146	10	224	14	48	3
1999-00	1,532	331	22	863	60	135	10	196	13	7	<1
2000-01	2,028	440	22	1,087	50	194	10	300	15	7	1,
2001-02	2,297	545	24	1,241	54	215	9	291	13	5	<1
2002-03	2,004	336	17	1,183	59	205	10	277	14	3	<1
TOTAL	16,687	3,406	20	9,686	58	1,274	8	1,980	12	341	2

Source: SC Student Loan Corporation, 1995-2003

The Center for Educator Recruitment, Retention, and Advancement of South Carolina (CERRA), formerly the SC Center for Teacher Recruitment, coordinates the Teacher Cadet Program, a program to interest high school students in the teaching profession. Participants in the program account for slightly more than one-third of TLP applicants. As reported by CERRA, the mission of the Teacher Cadet Program "is to encourage academically talented or capable students who possess exemplary interpersonal and leadership skills to consider teaching as a career. . . . An important secondary goal of the program is to provide these talented future community leaders with insights about teaching and school so that they will be civic advocates of education." In 2001-2002 the program was in 144 South Carolina high schools and enrolled 2,278 academically talented high school juniors and seniors. In 2002-2003 2,302 students were enrolled in Teacher Cadet in 140 schools. CERRA reported that for the 2002-2003 school year they were able to recruit one new school to the program, revive the program at six additional schools, but lost the program at eleven schools due to staffing issues connected to budget constraints. Teacher Cadets must have at least a 3.0 average in a college preparatory

curriculum, be recommended in writing by five teachers, and submit an essay on why he/she wants to participate in the class (CERRA, 2003).

Table 6

**Distribution of Applicants to the Teacher Loan Program by Teacher Cadet Program Participation
1994-95 through 2002-2003**

Year	Number Applied	Teacher Cadets	%	Not Teacher Cadets	%	UNKN OWN	%
1994-95	2,242	761	34	1,348	60	133	6
1995-96	2,024	751	37	1,203	59	70	3
1996-97	1,446	537	37	864	60	45	3
1997-98	1,545	545	35	946	61	54	4
1998-99	1,569	577	37	939	60	53	3
1999-00	1,532	560	37	896	58	76	5
2000-01	2,028	685	34	1,245	61	98	5
2001-02	2,297	773	34	1,269	60	155	7
2002-03	2,004	727	36	1,209	60	68	3
TOTAL	16,687	4416	36	7,441	60	752	4

Source: SC Student Loan Corporation, 1995-2003

Other factors continue to influence who applies for a Teacher Loan. Interviews with staff members of the Commission on Higher Education and former education majors, people familiar with college admissions and financial aid procedures, indicate that financial aid officers focus on finding students grant opportunities before pursuing loans. Obviously a grant of money is better for a student than taking out a loan, but by steering students away from the Teacher Loan Program, financial aid officers may be affecting the number of students who become teachers. Another factor affecting applications from enrolling freshmen is that many high school guidance counselors do not know about and/or do not tell graduating seniors about the Teacher Loan Program. More often than not, students learn about the Teacher Loan Program through the schools of education at their institutions of higher learning after they have started taking education classes.

One important factor with the potential to influence the application pool for the TLP is the economy and the budget situation of the institutions of higher learning. Applications increased thirteen percent from 2000-01 to 2001-2002. The spring of 2001 saw a five percent budget cut by the state and the state supported institutions of higher learning raised their tuition. The increase came late in the financial planning process for many students and therefore, more students may have applied for the loans. The budget expectations and impending tuition increases were expected by students for the 2002-03 school year and the rate of applications returned to the same virtual rate as 2000-01

An issue raised in the Initial Annual Review in May 2002 was whether the newly created scholarship programs for colleges and universities in the state were adversely affecting the TLP. The four scholarship programs in question include the Teaching Fellows Program created in 1999 to recruit up to 200 high achieving high school seniors each year into teaching, the Palmetto Fellows Program, the Life Scholarships, and the Hope Scholarships.

Students who receive a Teaching Fellows award go through a rigorous selection process and are awarded up to \$6000 per year as long as they continue to meet minimum criteria. Recipients agree to teach in South Carolina at least one year for each year they receive an award and they sign a promissory note that requires repayment of the scholarship should they not teach. In addition to being an award instead of a loan, the Teaching Fellows Program differs from the Teacher Loan Program in that recipients do not have to commit to teaching in a critical need subject or geographic area to receive the award.

The Palmetto Fellows Program and the Life Scholarships both award students scholarships based on academic achievement, but neither has any direct connection to teacher recruitment. Palmetto Fellows meet rigorous selection criteria to receive an award of up to \$6,700 per year, depending on available funding. Students keep their awards as long as they maintain minimum requirements. Recipients of Life Scholarships, a program created in 1998, receive up to \$5,000 per year, depending on available funding and tuition at the receiving institution. The \$5,000 award includes \$300 for books and \$4,700 towards tuition. Students are eligible to receive a Life Scholarship if they meet two of three criteria: 1,100 or better on the SAT, a 3.00 grade point average, and/or rank in the top 30% of their graduating class. Students may not receive both a Palmetto Fellows and Life Scholarship at the same time, but they may receive a Teaching Fellows award simultaneously. Hope Scholarships, created by the legislature in 2001, are presented to students who do not qualify for the Life Scholarships and are good for the freshman year only. The program has no direct connection to teacher recruitment.

Concern was raised in the previous report about whether these scholarship programs directed students away from the teaching profession. Working with the Commission on Higher Education, the Student Loan Corporation and the South Carolina Department of Education, specific data files from the three organizations were merged and cross-referenced to determine how the scholarship programs were interacting with the TLP and affecting the teaching pool. Table 7 shows the number of teachers in South Carolina over the last five years who have participated in either the Hope, Life or Palmetto Fellows programs. There have been no graduates of the Teaching Fellows Program yet; the first class will be the class of 2004. Nor

have there been any graduates of the Hope Scholarship program. The merged data found 503 recipients of the Life Scholarship teaching in South Carolina public schools in 2002-03 and two Palmetto Fellows recipients. Considering the short time the Life Scholarship program has been in place the number is impressive and encouraging. The Life Scholarships are awarded only to South Carolina residents and are awarded to high achieving students, thus the state is keeping some of its brightest students in state and they are entering the field of education. The Palmetto Fellows numbers are not as encouraging but perhaps the number will increase in the future.

Table 7

Loan Recipients serving in South Carolina schools in 2002-03 matched with the Scholarship file

Scholarship	CAT_CODES	1998	1999	2000	2001	2002	Grand Total
LIFE	Public Senior Inst.	259	205	138	75	1	678
	Reg. Campuses of USC	7	3				10
	Technical Colleges	11					11
	Independent Senior Inst.	132	98	63	34		327
Palmetto Fellows	Public Senior Inst.				2		2
Grand Total		409	306	201	111	1	1028

Another issue raised by the creation of the programs revolved around how many students in each program were majoring in education. Table 8A shows the number of scholarships recipients each year that declared as Education majors. It is a duplicated count and it should be remembered that students can lose and regain their scholarships based on academic performance.

Table 8A

**Students that received scholarships for each fall term
and had declared an Education Major**

Scholarship	1998	1999	2000	2001	2002	Grand Total
Hope					298	298
LIFE	1,051	1,255	1,225	2,144	2,659	8,334
Palmetto Fellows				154	179	333
Total	1,051	1,255	1,225	2,298	3,136	8,965

Table 8B

Number of Scholarships Recipients

Scholarship	1998	1999	2000	2001	2002	Grand Total
Hope					2,082	2,082
LIFE	14,618	16,374	16,560	19,464	23,315	90,331
Palmetto Fellows				2,606	2,914	5,520
Total	14,618	16,374	16,560	22,070	28,311	97,933

Source: Commission on Higher Education, 2003.

In the first year of the Life Scholarships 7.4 percent of the recipients declared as Education majors. The next year the percentage increased slightly, then fell again in 2000, but over the last two years has grown to over 11.4 percent. The percentage of the first recipients of the Hope Scholarships was even greater at 14.3 percent, though the percentage of the recipients of the Palmetto Fellows has remained steady for the two years data was available at around 6 percent. Though the number of student scholarship recipients majoring in Education is encouraging, the fact remains that the 3,136 candidates, even with the 1,332 TLP recipients will not provide enough new classroom teachers to meet the needs of South Carolina.

One positive trend about TLP loan applicants may be attributed to the various scholarships programs: a significant increase in the average SAT score for loan applicants. As stated above, applicants for the TLP are required to have an SAT or ACT score equal to or greater than the SC average for the year of graduation from high school or the most recent year for which data are available. Concern over many of South Carolina's brightest students to schools outside the state was one reason for the creation of the various scholarship programs; yet it was unknown whether the scholarships would adversely affect who applied and received loans through the TLP, specifically, would the SAT scores of TLP recipients increase, decrease or remain stagnant. As Table 9 shows, the average SAT score for TLP applicants has increased from slightly over 961 in 1998-1999 to over 1024 in 2002-2003. This last average score is above the national SAT average for 2002. Perhaps the loan program is benefiting from the scholarship programs by keeping the better students in state; keeping them in state to work will be a greater challenge.

Table 9
Average SAT Scores of Loan Applicants

ACAD_YR	1998-99	1999-00	2000-01	2001-02	2002-03	Average
Average SAT score	961.1	960.9	971.3	997.9	1024.1	986.3

Repayment Patterns

The Teacher Loan Program allows recipients to have their loans cancelled by teaching or to repay the loan through monthly payments with interest. In the Initial Review of the TLP repayment data indicated that about half of the loan recipients repay their loan in monthly payments, more than 30 percent are canceling by fulfilling the teaching requirements, while about 10 percent of them are using a combination of teaching and monthly payments. These repayment patterns continued through the 2002-2003 fiscal year. In the future, this area of interest should be researched more fully to determine why the people who are repaying the loan through monthly payments did not enter the teaching field or taught at a school that did not qualify for cancellation status.

Loan Recipients Who Serve Currently in SC Public Schools

After merging of the data files from Student Loan Corporation (SLC) and State Department of Education (SDE), 3,826 loan recipients between the years of 1994-1995 and 2002-2003 were identified as serving in the South Carolina public school system in Fall 2002. Among the 3,826 individuals, 86.9 percent are female, 11.1 percent male and 2 percent are unknown. About 82 percent of them are Caucasians, 12 percent African Americans, and 6 percent Asian, Hispanic, American Indian or unknown. More than one quarter of them (1,217) were in the process of paying back the loan by teaching, about 40 percent of them (1,802) already had their loans cancelled by fulfilling the teaching requirements.

Table 10

Loan Recipients in South Carolina Schools by Gender and Ethnicity

Gender	Number	Percent
Male	426	11.1
Female	3,324	86.9
Unknown	76	2.0
Ethnicity		
African American	478	12.5
Caucasian	3,153	82.4
Asian	9	0.24
Hispanic	16	0.42
Unknown	168	4.39
Total	3,826	

Another 1,040 loan recipients who received loans prior to 1994-1995 were still teaching in South Carolina public schools.

Table 11

Loan Status of Recipients in South Carolina Schools as of 2002-2003

Loan Status Code	Loan Status	Number	Percent
D10	In school deferment	1	0.02
D15	In school deferment/First loan after 7/01/93	3	0.06
D42	Teaching cancellation (in process)	1,571	32.28
F12	No pay forbearance	16	0.33
F20	Administrative forbearance	3	0.06
FA1	No Pay	10	0.21
FA2	Administrative deference	1	0.02
FDR	No Pay 20% Debt Ratio	1	0.02
FFT	No Pay Non-Guarantee Teacher Group	13	0.27
FVN		2	0.04
I30	In school	18	0.37
I40	In grace	15	0.31
P30	Repaying the loan by borrower	280	5.75
P80	Claim filed	1	0.02
P90	Paid in full by borrower	1,172	24.09
P92	Paid in full by teacher cancellation	1,735	35.65
P96	Paid in full due to consolidation	19	0.39
P97	Paid in full by claim	5	0.10
P98	Written off	1	0.02
Total		4,866	

Source: SC Student Loan Corporation records.

The following table presents areas of certification for the 3,826 loan recipients since 1994-1995 who were serving in SC public schools as of 2002-2003 school year. Just under 48 percent (1,829) are certified in elementary education, 7 percent (260) in mathematics, 5 percent (174) in English, 10 percent (397) in early childhood education, 2 percent (85) in science, and about 10 percent (385) in special education. Nearly 95 percent (3,624 of 3,826) of the individuals' primary certification is as classroom teachers, child development or kindergarten teachers or special education teachers.

Table 12

Loan Recipients Serving in SC Public Schools as of 2000-2001
Primary Area of Certification

Certification Code	Certification Subject	Number certified	Percent certified	Certification Code	Certification Subject	Number certified	Percent certified
			0.	21	HISTORY	5	0.13
AU	DRAFTING	1	0.03	26	PSYCHOLOGY	2	0.05
1H	MIDDLE LEVEL SS	1	0.03	27	SOCIOLOGY	0	0.00
GT	GIFTED AND TALENTED	12	0.31	29	IND. TECH. EDUC.	2	0.05
01	ELEMENTARY	1,829	47.80	30	AGRICULTURE	2	0.05
02	GENERIC SPEC. EDUC.	130	3.40	32	DISTRIBUTIVE ED.	2	0.05
03	SPEECH CORRECTIONIST	130	3.40	35	HOME ECONOMICS	10	0.26
04	ENGLISH	174	4.55	36	INDUSTRIAL ARTS	0	0.00
05	FRENCH	26	0.68	40	OFFICE OCCUPATIONS	1	0.03
06	LATIN	1	0.03	44	ACCOUNT. & RE. BUS.	0	0.00
07	SPANISH	49	1.28	46	DATA INFO. PROCESS	1	0.03
08	GERMAN	5	0.13	47	BUSINESS EDUCATION	39	1.02
1A	MID. SCH. LANG. ARTS	0	0.00	53	MUSIC EDUCATION - VOICE	1	0.03
1C	MID. SCHOOL SCIENCE	0	0.00	50	ART	51	1.33
1D	MID. SCH. SOC. STU.	1	0.03	51	MUSIC ED. CHORAL	32	0.84
10	MATHEMATICS	260	6.79	54	MUSIC ED. INSTRUMENT	19	0.50
11	GENERAL MATHEMATICS	4	0.10	57	SPEECH & DRAMA	2	0.05
12	SCIENCE	85	2.22	60	MEDIA SPECIALIST	46	1.20
13	GENERAL SCIENCE	9	0.23	63	DRIVER TRAINING	1	0.03
14	BIOLOGY	45	1.18	64	HEALTH	1	0.03
15	CHEMISTRY	5	0.13	65	HEALTH & PHYS. ED	0	0.00
2A	SP/ED ED. MEN. RET	100	2.61	67	PHYSICAL EDUCATION	38	0.99
2B	SP/ED VIS. HAND.	2	0.05	71	PRINCIPAL - ELEM.	5	0.13
2C	SP/ED. TR.MEN. RET	3	0.08	81	READING CONSULTANT	0	0.00
2D	SP/ED. HEARING HAND.	3	0.08	84	SCHOOL PSYCH. II	0	0.00
2E	SP/ED. EMOT. HAND.	49	1.28	85	EARLY CHILDHOOD ED	397	10.38
2F	SP/ED. ORTH. HAND.	0	0.00	86	GUID. COUN. - ELEM.	13	0.34
2G	LEARNING DISABIL.	98	2.56	72	PRINCIPAL - HIGH.	2	0.05
20	SOCIAL STUDIES	104	2.72	89	GUIDANCE - SECOND	6	0.16
MISSING		18					
TOTAL		3,826	100				

Table 13**Loan Recipients Serving in SC Public Schools as of 2002-2003**
Positions

Position Code	Position	Number	Percent
1	PRINCIPAL	13	0.34
2	ASST. PRIN., CO-PRIN., CURR. COORD.	41	1.07
3	SPECIAL EDUC. (ITINERANT)	20	0.52
4	CHILD DEVELOPMENT	47	1.23
5	KINDERGARTEN	148	3.87
6	SPECIAL EDUC. (SELF-CONTAINED)	284	7.42
7	SPECIAL EDUC. (RESOURCE)	315	8.23
8	CLASSROOM TEACHER	2,591	67.72
9	OTHER PROFESSIONAL INSTR. STAFF	15	0.439
10	LIBRARIAN/MEDIA SPECIALIST	126	3.29
11	GUIDANCE COUNSELOR	50	1.31
12	OTHER PROFESSIONAL INSTRUCTIONAL-ORIENTED STAFF	18	0.47
17	SPEECH THERAPIST	117	3.06
19	TEMPORARY INSTRUCTIONAL-ORIENTED PERSONNEL	3	0.08
29	OTHER PERSONNEL POSITIONS	1	0.03
33	DIRECTOR, TECHNOLOGY	1	0.03
35	COORDINATOR, FEDERAL PROJECTS	1	0.03
41	DIRECTOR, STUDENT SERVICES	2	0.05
43	OTHER PROFESSIONAL NON-INSTR. STAFF	5	0.13
44	TEACHER SPECIALIST	14	0.37
65	ENGLISH COORDINATOR	1	0.02
75	EDUCATION EVALUATOR	1	0.03
78	SPECIAL EDUCATION COORDINATOR	2	0.05
82	EARLY CHILDHOOD COORDINATOR	2	0.05
85	PSYCHOLOGIST	3	0.08
89	TITLE I, INSTRUCTIONAL PARAPROFESSIONALS	1	0.03
94	GENERAL TEACHER AIDES	1	0.03
97	LITERACY COACH	3	0.08
99	OTHER COUNTY OFFICE/DISTRICT OFFICE STAFF	1	0.03
TOTAL		3,826	100

Table 13 indicates the actual position the 3,826 individuals who received loans between 1994-1995 and 2002-2003 were serving in the public schools. Almost 90 percent of the recipients were involved in direct classroom instruction (3,440 of 3,826), another fourteen individuals were serving as Teacher Specialists. Less than 2 percent of the individuals were building level administrators, and another 5 percent were media specialists or guidance counselors.

Providing Technical assistance to Low-performing schools

The final question before this review of the TLP is: How can the TLP contribute to the school needing technical assistance? Some organizations have proposed that teachers participating in the TLP be allowed to cancel their loans by serving in schools that received an Unsatisfactory or Below Average Absolute Rating on the school report card. These schools would be deemed critical geographic need schools for the purpose of paying back the loan. The proposal was based upon the knowledge that many of the low-performing schools have a high teacher

turnover rate and that designating the schools as critical geographic need schools would perhaps help stabilize the turnover rate.

While the reason for this proposal is laudable, analyses of student and school performance demonstrate strong correlations between teacher experiences or advanced degrees and high performance. Most individuals participating in the TLP are new teachers who have little or no experience in the classroom; if they are canceling their loan by teaching, they should have the loan cancelled by the time they have five years of experience.

What appears to be a more reasonable expectation of the TLP is to have the program assist teachers in obtaining a masters degree. Correlations have shown that students who have teachers with higher degrees achieve at a higher level. Instead of putting new teachers where experience is needed, the program could serve the public education system better by helping experienced teachers obtain a master's degree in exchange for teaching in a low-performing school over a certain number of years. This proposal would necessitate a change in the enabling legislation for the program but the change could result in higher achievement for South Carolina students.

Findings and Recommendations

Findings

1. The Teacher Loan Program continues to fulfill the statutory mission to attract individuals in to the teaching profession and into areas of critical need.
2. White females constitute the vast majority of the applicants.
3. The sharing of information among the various agencies involved with the Program has improved.
4. The scholarship programs established by the General Assembly have not negatively impacted on the TLP.
5. There was a significant increase in the average SAT score of TLP applicants between 1998-1999 and 2002-2003.

Recommendations

1. The General Assembly should develop long range goals and objectives for the Teacher Loan Program.

2. The General Assembly should amend the enabling legislation for the Program to allow the Program to assist teachers in obtaining advanced degrees in exchange for service in critical geographic need schools.
3. Service in Unsatisfactory and Below Average Schools should not become a classification for designation of critical geographic need schools.
4. Movement of teachers educated with funds from the TLP from school to school should be studied to determine if the program has an impact on providing long term solutions to critical geographic need schools.
5. A study should be conducted to determine why roughly half of the loan recipients pay back the loans in monthly installments instead of through cancellation.

Appendices

State by State Summary

Explanation of Transfers

Appendix B

State	Program Name	Offered by:	Criteria	Method	Repayment and forgiveness
South Carolina	SC Teacher Loan Program	SC Student Loan Corporation Freshman or sophomore may borrow up to \$2,500 Junior, senior or graduate students may borrow up to \$5,000	Citizen SC resident, enrolled at least half-time in teacher education or expressed intent to enroll. Enrolling freshman: top 40% of HS the class and SAT /ACT above state average Enrolled undergraduate: passed the EEE with 2.75 GPA. Entering graduates: 2.75 GPA and have completed at least one semester with 3.5 GPA or better.	Application deadline: June 1. Contact SC Loan Corporation.	The loan is cancelled at a rate of 20% or \$3000; whichever is greater, for each full year of teaching in a critical subject or critical subject area. If teaching in both areas, the loan can be cancelled at a rate of 33% or \$5000, whichever is greater. The loan will be repaid with interest no higher than 10.25%
	SC Teaching Fellows	SC Center for Teacher Recruitment Up to \$5,700 for tuition and board annually, \$300 for summer enrichment programs	SC resident, awarded to up to 200 high school seniors annually, attendance at one of eleven selected colleges	Selected through an application process that includes a written assessment and an oral interview, documentation of academic achievement, and a commitment to teaching. Applications due in November, decisions made in February.	Students must commit to teaching in South Carolina public school classrooms one year for each year they receive the fellowship.
Alaska	AL Teacher Scholarship Loan Program	AK Commission on Post-secondary Ed. Up to \$ 75,000 with \$ 37,500 lifetime borrowing maximum.	HS graduates Plan to enroll in a four-year Bachelor's degree in elementary or secondary schools in the state.	Each Jan. the Commission sends nomination package to rural school districts. The districts select nominees based high school academic performance and student intent.	As a teacher in a rural elementary and secondary school, he/she may be eligible for up to 100% forgiveness of total loan. Borrowers are required to repay their loans and subsequently apply for each forgiveness increment as it earned
Arkansas	Emergency Secondary Education Loan Program	State Department of Education Award amount: \$2,500	ESL is designed to assist students who have completed their freshman year of college, and pursuing a course of study in language, math, science, and special ed. Must be full-time, 2.5 GPA 3.0 in their major for Junior or seniors	Students submit an application and college transcript by April 1. The loan is renewable for up to 3 years...	The loan will be forgiven at the rate of 20% per year for each year's service in a private/public sec school in a approved subject areas listed.
	Freshman/Sophomore Minority Grant Program	\$1,000	Minority students full-time, freshman or sophomore, considering teacher education	Students must perform pre-service internship in public school and sign a statement of interest in teaching	

Arkansas	Minority Teacher Scholarship Department of Education	\$5,000	African-American, Hispanic, and Asian college students, enrolled, full-time, 2.5 GPA, have completed 60 semester hours.		5 year full time teacher in state to receive full forgiveness of loan, 3 year if guidance counseling, critical area/subjects.
California	Assumption Program for Loans Education Retaining teachers	California Student Aid Commission Up to \$11,000	Complete at least 60 units of undergraduate study. Enroll at 10 semester units each term. In good academic standing, cannot be in default of a loan.	March 1. Participants are selected by schools. School nominations are due to the Commission by June 30. Each year the CSAC selects up to 4000 new applicants who were nominated by participating institutions.	To receive benefits, must provide 3 consecutive years of full-time teaching in CA in a critical area/subject. You continue to pay monthly payment. Once a year, the Commission makes a lump sum payment to the lender after verifying your teaching service.
	Forgivable Loan/Doctoral Incentive Program	California State University Up to \$30,000	Open to applicants who will be new or continuing full-time in doctoral program anywhere in United States. Potential in faculty position at a CSU campus		
	Graduate Forgiveness Programs of Loans for Education CA Student Aid Commission	California Student Aid Commission Up to \$6,000	US citizen or an eligible non-citizen CA resident Bachelor's degree leading to graduate level degree. Faculty position		
Colorado	Loan Forgiveness for Teachers Retaining teachers	Colorado Student Loan Program Amount not specified.	<ol style="list-style-type: none"> 1. borrower must be a new borrower after 10-1-1998 2. Must be employed full-time for 5 consecutive years, 3. in at least one of the 5 academic years of service for loan cancellation for Perkins Loan recipients who teach in such schools 		The department will repay, on behalf of a qualified borrower, no more than \$5,000 of the borrower's outstanding Stafford loan balances at the end of 5 th complete year of teaching.
Delaware	Christa McAuliffe Teacher Scholarship Loan	Delaware Higher Education Commission \$1,000 minimum	<p>Full-time students enrolled at DL leading to a teacher certification and</p> <ol style="list-style-type: none"> 1. high school senior ranking in upper half of class 2. 1050 SAT or 2.75 GPA. 	Application available from DHEC, accepted 1-1 due by 3-1 Minimum \$1,000 renewable	With service repayment provisions.

Florida	Critical Teacher Shortage (CTS) Forgiveness Loan	Department of Education \$4,000-\$8,000	<ol style="list-style-type: none"> 1. enrolled in teacher preparation program leading to certification in a critical subject area. 2. Undergraduate students: 40th percentile or better on SAT or ACT 2.5 GPA 3. Graduate students.... 4. Renewal criteria? 	Loan applications must be submitted to the dean or director of the institution's college of education by march 15. The dean or director then sends the applications to office of student financial assistance by April 1.	The loan must be repaid either through teaching service or cash.
	Critical Teacher Shortage Student Loan Forgiveness	\$10,000 maximum.	Provide financial assistance to teachers for the repayment of undergraduate or graduate loans which lead to certification in a critical teacher shortage subject area		
	Teacher of Tomorrow Scholarships	Florida Retired Educators Foundation, inc. \$500	A graduating high school senior Commitment to service, etc, Economic needs. No restriction on sex, race, or national origin	Application obtained from local high school, Application accompanied with high school transcript, SAT or ACT scores	Discontinuation of training or interruption of teaching during the obligatory period for reasons other than health will cause the notes to become payable with interest on demand.
Idaho	Idaho Education Incentive Loan Forgiveness	Idaho Board of Education Not specified.	Graduated from an Idaho high school within the previous two years. Rank at the 15 th percent of the class or with 3.0 or higher GPA, full-time students		Must pursue teaching or nursing career in Idaho for a minimum of two year.
Massachusetts	Attracting Excellence to Teaching	Department of Education Up to \$1,800	Full-time teacher began teaching after 7-1-94 Top 15 th of undergraduate class No loan deferment forbearance or grace.		Qualified loans include Perkins, Stafford loan. Eligible loan payment are those made by a participants toward the balance of a qualified loan in the months during which the participants is an eligible teacher.
Mississippi	Graduate Teacher Summer Loan/Scholarship Program				
	William Winter Teacher Scholar Program	MS Office of State Student Financial Aid Up to \$3,000	.based on scholastic performance, entering freshman with GPA 3.0 or higher and ACT 21, Seniors seeking second degree must have GPA 2.5. Must maintain 2.5 GPA to continue.	Application priority date: 3-31 for renewal and new awards. Can obtain application by phone or write.	Loan to service obligation can discharged on the basis of one-year service for one year of loan received. Repayment of principal and interest is required if fail to serve.
Missouri	Missouri Minority Teacher Education	Dept of Elementary and Secondary Education \$3,000	MI resident, AA Asian, Hispanic Native American High school graduate or college students Individuals with B.A returning to an	See counselor, financial aid office or college advisor to request an application. Application on Webster	Must teach 5 years in MS upon completion of certification program. Those who fail the program or fail to teach in public schools for 5 year after graduation must

Missouri	Scholarship Missouri Teacher Education Scholarship	Dept of Elementary and Secondary Education \$2,000	approved teacher education program. Rank top 25% or 75 th on ACT or SAT or 30 hours with a 3.0 GPA High school graduates or college students , a student at community college with 60 hours, Rank in the top 15% of class or score in the top 15 of SAT or ACT Attend teacher training program at a 4-yr institution.	Submit the application by 2-15, the Department of Secondary Education will notify in April.	repay the amount. The scholarship will convert to a loan if do not compete the training and fulfill the 5-yr teaching requirement. The obligation of repayment is reduced one-fifth for each year of teaching.
New Mexico	Minority Doctoral Assistance Loan-For-Service Program	New Mexico Commission on Higher Education	\$25,000 doctoral students The program is to increase the number of ethnic minorities and women available to teach in disciplines in which minority and women are underrepresented.		
New York	Federal Stafford Loan Forgiveness for Teachers <i>Rewarding and retaining</i>	NYS Education Department Up to \$5,000	Have borrowed a Stafford Loan, Have no outstanding loan balance by 10-1,1998; not default on the loan for which you seek forgiveness. Have worked as a full-time teacher for 5 consecutive years in a school that qualifies for loan cancellation under the Perkins Loan program. Must not teach out of area of your certification.	Call or write HESC directly	The program forgives up to \$5,000 of outstanding loan amount that remain after you finish the 5 th complete year of teaching.
North Carolina	North Carolina Teaching Fellows Program	Funded by NC General Assembly, governed by NC Teaching Fellows Com., administered by Public School Forum of NC \$6,500	High school seniors, NC resident 1100 SAT, HS GPA 3.6 or more rank in the top ten percent of the graduating class. Special consideration is given to male, minority, also geographic balance is considered in granting the awards. Maximum 400 scholarships awarded each year.	Application may be obtained after Labor Day from his guidance offices and upon request from TFP office- a. Application form, 2. Transcript, SAT/ACT scores, and a writing sample, three reference letters.	Teaching fellows must participate in program activities. Participants are obliged to pay back their loan through four years teaching in public schools, otherwise, repay principal and interest.

North Carolina	Perspective Teacher Scholarship Loan	Public School of NC Up to \$2,500 Award given: 200 Funded by NC General Assembly	Legal NC resident, without teacher licensure, may have a 4-yr degree not in teaching. SAT 900 GPA 3.0 for high school applicants Full-time student, 3.0 GPA for college/non-traditional applicants. Maintain 2.5 GPA	Applications may be obtained in October from school counselors. Deans of school education, and financial aid administrators.	Required to teach for four years. Three year for teaching in a school system designated as low performing at the time of the recipient employment with that system.
	Teacher Assistance Scholarship Loan	Public School of NC \$1,200	Currently employed full-time teacher assistant in public schools. Must get endorsement from the superintendent and formally admitted into teacher licensure program		Required to teach for four years. Three year for teaching in a school system designated as low performing at the time of the recipient employment with that system.
Oklahoma	Future Teacher Scholarship	OK State Regents of HE \$1,500	Top 15 of HS class, or 85 th ACT, or admitted to a professional education program, or Achieved an undergraduate record of outstanding success as defined by the institution.	OK resident; intend to teach in a critical shortage area. OK higher ed institutes submit nominees to OK State Regents for Higher Ed for consideration.	Teach in a shortage area for a minimum of 3 consecutive years.
Pennsylvania	Early Childhood Education Professional Loan Forgiveness	PN Higher Education Assistance Authority \$2,500	For early childhood education professionals.		
Tennessee	TN Teacher Scholars Program	TN Student Assistance Corporation \$3,000	Forgivable loan for college juniors, seniors, and post-baccalaureate students admitted TN teacher education program in HE. US citizen, resident of TN with GPA 2.75.	Contact TSAC for application.	Must pledge to teach at the public preschool, ele, or sec level in TN one year for each the award is received.
Utah	Terrel H. Bell Teaching Incentive Loan	Utah System of Higher Education Number awards: 365	UT residents, enrolled in a program leading to teacher certification in a state high ed. Institution.	Application can be obtained from financial aid offices, College of education or high school.	Students must repay monies received from the program either through teaching or with money.
Virginia	Virginia Teaching Scholarship Loan Program	Virginia Department of Education \$3,720	Student must be nominated by the institutions they attend. Sophomore level, with GPA 2.7, Virginia resident, enrolled in a critical shortage field . Males enrolled in ele teacher prog. All minority students are eligible if nominated by the college with 2.7 GPA and resident of VI.	Application obtained at college of ed. In the institution.	Not specified.

West Virginia	Underwood-Smith Teacher Scholarship	WV Higher ED Policy Commission Up to \$5,000 Number: 55	WV resident, pursuing under or graduate teacher education (full-time) in WV. 3.25 GPA after completing two year of course work, Top 10%, essay and proof of ability		Recipients must teach two years in WV public schools for each year the award is received.
Wisconsin	Minority Teacher Loan Program	WI Higher ED AIDS Board \$250-\$2,500 Overall maximum of \$5000	Resident, minority , undergraduate junior or senior enrolled at least part-time in teacher education. Must agree to teach in school district in which minority at least 29%	FAFSA and nomination by Student Financial Aid Department	Each the student teaches in an eligible district, 25% of the loan is forgiven.
	Teacher Education Loan	WI Higher ED AIDS Board \$2000	In-service or pre-service programs at (WTEC).		
	Teacher of the Visually Impaired Program	WI Higher ED AIDS Board \$250-\$10,000	For visually impaired.		

Appendix C

Explanation of Transfers

- 1986-87 \$75,000 transferred to South Carolina State University for minority recruitment.
- 1987-88 \$75,000 transferred to South Carolina State University for minority recruitment.
- 1988-89 \$75,000 transferred to South Carolina State University for minority recruitment.
- 1990-91 \$1,000,000 to the Governor's Teaching Scholarship Program.
- 1991-92 \$1,000,000 to the Governor's Teaching Scholarship Program.
- 1992-93 \$1,175,000 to the Governor's Teaching Scholarship Program.
- 1993-94 \$1,175,000 to the Governor's Teaching Scholarship Program.
- 1994-95 \$1,233,750 to the Governor's Teaching Scholarship Program.
- 1998-99 \$1,000,000 to the State Department of Education; \$650,000 for technology for school districts, \$350,000 for gifted and talented student identification.
- 1999-00 \$1,000,000 to the State Department of Education; \$650,000 for technology for school districts, \$350,000 for gifted and talented student identification.

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